

# **DRAFT REPORT**

## **Characteristics of the Uninsured in St. Clair County, Illinois**

### **March 12, 2003**

#### **Executive Summary<sup>1</sup>**

Approximately 26,000 (17.0 percent) of St. Clair County residents age 18 to 64 were estimated to be uninsured during 2000, a rate of uninsurance that is higher than the estimated statewide range of 9.7 percent to 13.4 percent.<sup>2</sup> The majority (64 percent) of the uninsured in St. Clair County are employed either full or part time, and most of the working uninsured (61 percent) work for small employers (i.e., those with 50 or fewer employees). The African American and Hispanic populations are disproportionately represented among the working uninsured, comprising 31 percent of the population but nearly 66 percent of the County's working uninsured.

Nearly half of the working uninsured in Illinois do not have access to health insurance through their employer. Among the working uninsured who do have access to employer-sponsored insurance, the majority cite cost as the primary reason why they have not enrolled in the employer's plan.

#### **The Uninsured in St. Clair County**

The following tables present a picture of the working uninsured in St. Clair County by age, gender, race and income level.

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<sup>1</sup> This report draws primarily on data from the 2000 U.S. Census and the *Report to the Illinois Assembly on the Uninsured: Illinois Population Survey of Uninsured and Newly Insured* (Dianne Rucinski, Ph.D., Center for Health Services Research, University of Illinois-Chicago), which was prepared as part of the research effort under Illinois' State Planning Grant.

<sup>2</sup> The Illinois Population Survey of Uninsured and Newly Insured placed Illinois' rate of uninsurance at 9.7 percent. The U.S. Census Current Population Survey placed the rate at 13.4 percent.

### Estimated Working Uninsured – St. Clair County

Age Range	Total Population (18+)	Total Uninsured	% Uninsured	Working Uninsured		
				Total	Male	Female
18 to 19	9,732	908	9.3%	581	260	321
20 to 24	15,678	1,776	11.3%	1,137	508	629
24 to 34	33,076	7,396	22.4%	4,733	2,115	2,618
35 to 44	41,639	6,806	16.3%	4,356	1,947	2,409
45 to 54	33,474	5,807	17.3%	3,717	1,661	2,056
55 to 59	11,162	1,936	17.3%	1,239	554	685
60 to 64	9,289	1,611	17.3%	1,031	461	570
Total 18 to 64	154,050	26,240	17.0%	16,794	7,506	9,288
65+	33,709	809	2.4%	NA	NA	NA
Total 18+	187,759	27,049	14.4%	NA	NA	NA

### Estimated Working Uninsured by Race – St. Clair County

Age Range	Total Population				Working Uninsured			
	Total	White	Black	Hispanic	Total	White	Black	Hispanic
18 to 19	9,732	6,719	2,799	213	581	331	128	122
20 to 24	15,678	10,825	4,510	343	1,137	648	250	239
24 to 34	33,076	22,837	9,515	724	4,733	2,698	1,041	995
35 to 44	41,639	28,750	11,978	911	4,356	2,483	958	915
45 to 54	33,474	23,112	9,629	733	3,717	2,118	818	780
55 to 59	11,162	7,707	3,211	244	1,239	706	273	260
60 to 64	9,289	6,414	2,672	203	1,031	588	227	216
Total 18 to 64	154,050	106,364	44,315	3,371	16,794	5,764	10,005	1,026
		(69.0%)	(28.8%)	(2.2%)		(34.3%)	(59.6%)	(6.1%)

### Estimated Working Uninsured for Employers with 1 to 50 Employees – St. Clair County

Age Range	Total M&F	Male				Female			
		<100% FPL	100% to 199%	200%+	Total	<100% FPL	100% to 199%	200%+	Total
18 to 19	354	60	40	59	158	74	49	73	196
20 to 24	694	118	77	115	310	146	96	142	384
24 to 34	2,887	490	323	477	1,290	607	399	591	1,597
35 to 44	2,657	451	297	439	1,187	558	367	544	1,470
45 to 54	2,267	385	253	375	1,013	476	313	464	1,254
55 to 59	756	128	84	125	338	159	105	155	418
60 to 64	629	107	70	104	281	132	87	129	348
Total 18 to 64	10,244	1,740	1,145	1,694	4,578	2,153	1,417	2,096	5,666

## Other Characteristics of the Uninsured in Illinois

The following tables illustrate several characteristics of the uninsured in Illinois that will be important for the benefit design, marketing and implementation of a subsidized small business health insurance program. All of the information in this section is statewide data (i.e., not specific to St. Clair County) and is drawn from the *Report to the Illinois Assembly on the Uninsured: Illinois Population Survey of Uninsured and Newly Insured*.

### Illinois Uninsured by Family Composition

Family Composition	Percentage of Uninsured
Single person household	34.68%
Multiple member household	65.32%

### Insurance Status by Employment Status and Tenure (Population Weighted)

Employment Status and Tenure	Percentage
Currently employed	64.32%
Same Employer over one year	32.18%

### Insurance Status by Employer Size (Population Weighted)

Employer Size	Percentage
1 to 50	60.89%
Over 50	39.11%

### Insurance Status by Industry (Population Weighted)

Industry	Percentage
Agriculture	0.55%
Construction	2.74%
Manufacturing	6.55%
Trade	18.98%
Services	62.43%
Other	8.75%

**Insurance Status by Time Without Coverage (Population Weighted)**

<b>Time without coverage</b>	<b>Percentage</b>
Less than 6 months	25.65%
6 to 12 months	11.10%
12 to 24 months	14.79%
24 to 60 months	15.85%
Over 60 months	32.62%

**Attitudes Toward Employer-Sponsored Insurance in Illinois**

The following tables illustrate the reasons why Illinois residents with access to employer-sponsored insurance may decline coverage.

**Reasons for Declining Employment Sponsored Coverage**

<b>Reasons for declining employer-sponsored plan</b>	<b>Percentage</b>
Cannot afford the premium	55.31%
Not worth the cost of the premium and co-pay	30.71%
Have not worked long enough to get coverage	29.23%
Employer does not offer high quality plan	18.76%
Cannot use my doctor through the plan	16.78%
Do not need health insurance	11.20%
Cannot find a good doctor who accepts the plan	11.10%
Have a pre-existing illness or disability	6.41%
Other reasons	30.85%

**Percent of Uninsured Willing to Pay for Coverage by Amount and Type of Coverage**

<b>Amount</b>	<b>Individual</b>	<b>Family</b>
\$100	66%	NA
\$150	54%	NA
\$200	43%	NA
\$250	34%	43%
\$300	NA	43%
\$350	NA	36%
\$400	NA	31%